

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James Karnes  
Lorrie Karnes  
Debtors

Case No. 20-01334-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: ntnew341

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Jul 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2020.

db/jdb +James Karnes, Lorrie Karnes, 326 Austin Trail, Orangeville, PA 17859-9219  
5321983 +Aes Members 1st Fcu, Attn: Bankruptcy, Po Box 40, Mechanicsburg, PA 17055-0040  
5321984 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
5321985 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
5334065 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
5321986 +Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801  
5321996 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citicard, Citicorp Credit Services; Attn: Centrali, Po Box 20507, Kansas City, MO 64195)  
5337660 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
5321993 +Citibank/Sears, Citicorp Cr Svrs/Centralized Bk Dept, Po Box 790034, St Louis, MO 63179-0034  
5321994 +Citibank/Sunoco, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
5321995 +Citibank/The Home Depot, Citicorp Credit Svrs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034  
5322001 +Comenity/Wyndham, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
5322003 +First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701  
5322012 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
5329342 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982  
5322008 +Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095  
5322010 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982  
5322014 +Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401-8819  
5322015 +Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429  
5322026 +Trac/CBCD/Citicorp, Citicorp Credit/Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
5322027 +Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5321989 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 02 2020 19:53:36 Capital One,  
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
5321998 +E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 02 2020 19:42:06 Citizens Bank,  
1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
5321999 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 02 2020 19:42:13 Comenity Bank/Blair,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
5322000 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 02 2020 19:42:13 Comenity Bank/Bon Ton,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
5322006 E-mail/Text: bankruptcy@fult.com Jul 02 2020 19:42:43 Fnb Danville, 354 Mill St,  
Danville, PA 17821  
5322007 +E-mail/Text: bankruptcy@huntington.com Jul 02 2020 19:42:21 Huntington Natl Bk,  
Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996  
5321991 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 02 2020 19:54:36 Chase Card Services,  
Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850  
5340275 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 02 2020 19:54:39  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
5337659 E-mail/Text: bnc-quantum@quantum3group.com Jul 02 2020 19:42:18  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788  
5322017 +E-mail/PDF: gecscedi@recoverycorp.com Jul 02 2020 19:53:34 Syncb/Home Design Floor,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
5322019 +E-mail/PDF: gecscedi@recoverycorp.com Jul 02 2020 19:54:34 Syncb/PPC, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
5322016 +E-mail/PDF: gecscedi@recoverycorp.com Jul 02 2020 19:54:04 Syncb/country Home Pro,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
5322018 +E-mail/PDF: gecscedi@recoverycorp.com Jul 02 2020 19:54:04 Syncb/home Design-hi-p,  
C/o Po Box 965036, Orlando, FL 32896-0001  
5322020 +E-mail/PDF: gecscedi@recoverycorp.com Jul 02 2020 19:53:34 Syncrony Bank/ JC Penneys,  
Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064  
5322023 +E-mail/PDF: gecscedi@recoverycorp.com Jul 02 2020 19:54:04 Syncrony Bank/Lowes,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
5322028 E-mail/Text: bankruptcydept@wyn.com Jul 02 2020 19:42:31 Wyndham Vacation Ownership,  
Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5321987\* +Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801  
5321988\* +Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801  
5321997\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citicorp, Citicorp/ Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195)  
5321990\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
5322002\* +Comenity/Wyndham, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

5322004\* +First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701  
 5322005\* +First Keystone Comm Ba, 111 W Front Street, Berwick, PA 18603-4701  
 5321992\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
     MONROE LA 71203-4774  
     (address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
     Wilmington, DE 19850)  
 5322013\* +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
 5322009\* +Philadelphia FCU, Attn: Bankruptcy, 12800 Townsend Rd, Philadelphia, PA 19154-1095  
 5322011\* +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5,  
     Cleveland, OH 44101-4982  
 5322021\* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064  
 5322022\* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po B 965064, Orkando, FL 32896-5064  
 5322024\* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 5322025\* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 5322029\* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001  
     (address filed with court: Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940,  
     Las Vegas, NV 89193)  
 5322030\* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001  
     (address filed with court: Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940,  
     Las Vegas, NV 89193)  
 5322031\* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001  
     (address filed with court: Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940,  
     Las Vegas, NV 89193)  
 5322032\* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001  
     (address filed with court: Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940,  
     Las Vegas, NV 89193)

TOTALS: 0, \* 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 04, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com  
 James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com  
 Michael J McCrystal on behalf of Debtor 1 James Karnes mccrystallaw@gmail.com,  
     sueparalegal@gmail.com  
 Michael J McCrystal on behalf of Debtor 2 Lorrie Karnes mccrystallaw@gmail.com,  
     sueparalegal@gmail.com  
 United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

James Karnes, Chapter 13

**Debtor 1**

Case No. 5:20-bk-01334-RNO

Lorrie Karnes,

**Debtor 2**

**Notice**

**Notice is hereby given that:**

The previously scheduled 341 meeting of creditors has been rescheduled to:

341 meeting by video conference,  
further details will be provided to you

Date: August 3, 2020  
Time: 11:00 AM

**Address of the Bankruptcy Clerk's Office:**  
Max Rosenn U.S. Courthouse  
197 South Main Street  
Wilkes-Barre, PA 18701  
(570) 831-2500

**For the Court:**  
Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Pamela Radginski, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: July 2, 2020

ntnew341 (04/18)